

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
Raymond & Raymond, Attorneys at Law 7 Glenwood Avenue, 4 TH Floor East Orange, New Jersey 07017 (973) 675-5622; (408) 519-6711 Telefax Email: herbertraymond@gmail.com Herbert B. Raymond, Esq.; Jeffrey M. Raymond, Esq., Kevin DeLyon, Esq. Attorneys for the Debtor(s)	
In Re:	Case No.: 22-14158 RG
APRIL D. ROBINSON, DEBTOR	Chapter: 13 _____
	Adv. No.: _____
	Hearing Date: N/A
	Judge: Rosemary Gambardella

CERTIFICATION OF SERVICE

1. I, KENNETH RAYMOND :

- represent _____ in the this matter.
- am the secretary/paralegal for RAYMOND & RAYMOND, ESQS., HERBERT B. RAYMOND, ESQ., RECORD COUNSEL_, who represents the DEBTOR_ in the this matter.
- am the _____ in the this case and am representing myself.

2. On JUNE 23, 2022, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.

Amendment Transmittal Letter
Chapter 13 Plan
341a Notice
Notice of Hearing on Confirmation
Amended Schedule(s) And/Or List of Creditors
Order Respecting Amendment

3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Date: JUNE 23, 2022

/S/ KENNETH RAYMOND
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg, Esq. Chapter 13 Standing Trustee 30 Two Bridges Rd. Fairfield, N.J. 07004	CHAPTER 13 TRUSTEE	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
ALL CREDITORS AND/OR PARTIES IN INTEREST ON ATTACHED SCHEDULE(S) OR ATTACHED LIST	CREDITOR(S)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

Herbert B. Raymond, Esq.
Jeffrey M. Raymond, Esq.
Kevin DeLyon, Esq.

7 Glenwood Avenue, 4th Fl., Ste. 408
East Orange, NJ 07017
Telephone (973) 675-5622
Facsimile (408) 519-6711
Email: herbertraymond@gmail.com
Website: www.bankruptcylaw123.com

June 23, 2022

To:

Marie-Ann Greenberg, Esq.
Chapter 13 Standing Trustee
30 Two Bridges Rd.
Fairfield, NJ 07004

All Parties In Interest/Creditor(s) on Attached Schedule(s)

Re: April D. Robinson, Debtor(s)
22-14158 RG
Chapter 13

To whom it may concern:

Enclosed please find:

- Amended Schedule D
- 341a Notice
- Notice of Hearing on Confirmation
- Order Respecting Amendment
- Chapter 13 Plan

Very truly yours,
/S/ HERBERT B. RAYMOND
HERBERT B. RAYMOND, ESQ.

Encs.

Fill in this information to identify your case:

Debtor 1	April D Robinson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number (if known)	<u>22-14158</u>		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 **BAC Home Loan Servicing**
Creditor's Name

Describe the property that secures the claim:
**106 West Cherry Street Rahway, NJ 07065 Union County
Two family property. Subject to mortgage and various judgement liens. Purchased in July of 2003, consideration \$219,900.00.**

<i>Column A</i>	<i>Column B</i>	<i>Column C</i>
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion if any
\$440,633.00	\$382,000.00	\$58,633.00

**PO Box 650070
Dallas, TX 75266**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.
 Contingent
 Unliquidated
 Disputed
 Nature of lien. Check all that apply.
 An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **Mortgage**

Date debt was incurred _____

Last 4 digits of account number _____

Debtor 1 April D Robinson

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Case number (if known) 22-14158	Specific laws that allow exemption
403(b): 403B retirement savings plan through employer, Youth Advocate Programs, Inc. Line from Schedule A/B: 21.1	\$16,000.00	<input type="checkbox"/> 11 U.S.C. § 522(d)(12) <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		
Roth IRA Retirement savings plan: Roth IRA retirement savings plan Line from Schedule A/B: 21.2	\$45,000.00	<input type="checkbox"/> 11 U.S.C. § 522(d)(12) <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		
Child support/Spousal support: I am entitled to and is receiving child support benefits Line from Schedule A/B: 29.1	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(10)(D)
Term life insurance through New York Life Insurance Company Beneficiary: My daughter Line from Schedule A/B: 31.1	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(7)
Whole life insurance through New York Life Insurance Company Beneficiary: My daughter Line from Schedule A/B: 31.2	\$1,897.50	<input checked="" type="checkbox"/> \$1,897.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(8)
Whole life insurance through New York Life Insurance Company Beneficiary: My daughter Line from Schedule A/B: 31.3	\$7,305.42	<input checked="" type="checkbox"/> \$7,305.42 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(8)
Several days before the filing of the bankruptcy, I settled a personal injury action pending relating to a car accident that occurred in 2017. I am represented by the Law Office of Birkhold and Maider, LLC, with offices located at 198 Franklin Avenue, Nut Line from Schedule A/B: 34.2	\$13,937.04	<input checked="" type="checkbox"/> \$27,900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(11)(D)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1 April D Robinson

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Case number (if known) <u>22-14158</u>	Specific laws that allow exemption
1021 Kenyon Avenue Plainfield, NJ 07060 Union County This is my principal residence. I am a 25% owner of the property along with my mother and two sisters. The property is subject to a mortgage. Purchased in August 2019, consideration \$417,000.00. Line from Schedule A/B: 1.3	\$143,000.00	<input checked="" type="checkbox"/> \$27,899.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(1)
2014 Kia Sorento 174,000 miles No lien. Vehicle in good condition. Value as per Kelley Blue Book, June 2023. Line from Schedule A/B: 3.1	\$4,613.00	<input checked="" type="checkbox"/> \$4,450.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(2)
2014 Kia Sorento 174,000 miles No lien. Vehicle in good condition. Value as per Kelley Blue Book, June 2023. Line from Schedule A/B: 3.1	\$4,613.00	<input checked="" type="checkbox"/> \$163.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(5)
2013 GMC Terrain 50,000 miles No lien. Vehicle in good condition. Value as per Kelley Blue Book, June 2023. My daughter drives this vehicle. Line from Schedule A/B: 3.2	\$10,224.00	<input checked="" type="checkbox"/> \$1,311.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(5)
Six rooms of miscellaneous used household goods Line from Schedule A/B: 6.1	\$4,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(3)
Three television sets , one laptop, one cellphone Line from Schedule A/B: 7.1	\$800.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(3)
Everyday clothing Line from Schedule A/B: 11.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(3)
Miscellaneous used costume jewelery including but not limited to earrings, necklaces, rings, bracelets, necklaces and two watches Line from Schedule A/B: 12.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(4)
Several used books , family pictures, wall pictures, miscellaneous cds and dvds Line from Schedule A/B: 14.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit		11 U.S.C. § 522(d)(3)

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-14158-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

April D Robinson
1021 Kenyon Avenue
Plainfield, NJ 07060

Social Security No.:
xxx-xx-6296

Employer's Tax I.D. No.:

**ORDER RESPECTING
AMENDMENT TO SCHEDULE D, E/F, G OR H
OR LIST OF CREDITORS**

The Court having noted that the debtor filed an Amendment to Schedule H on 6/22/22 or to the List of Creditors on , and for good cause shown, it is

ORDERED that the debtor must provide notice of the Amendment to the creditor(s) or party(ies) being deleted, added or modified and to the trustee in the case, if any, not later than 7 days after the date of this Order.

It is further ORDERED that the debtor(s) must serve on added creditors or parties, not later than 7 days after the date of this Order, the following:

1. A copy of the applicable Notice of Chapter 13 Bankruptcy Case, and
2. In a Chapter 11 case:
 - a) a copy of the last modified plan and disclosure statement, if any, and
 - b) a copy of any order approving the adequacy of the disclosure statement and/or the scheduling of the plan for confirmation.
3. In a Chapter 12 or Chapter 13 case:
 - a) a copy of the Notice of Hearing on Confirmation of Plan, if any, and
 - b) a copy of the last modified plan that has been filed in the case.

It is further ORDERED that not later than 7 days after the date of this Order, the debtor(s) must file the Local Form, Certification of Service, certifying compliance with the above requirements.

It is further ORDERED that the added creditors or parties have

1. until the original deadline, if any, fixed by the court to file a complaint to object to the debtor's discharge or dischargeability of certain debts, or sixty 60 days from the date of this Order, whichever is later;
2. until the original deadline, if any, fixed by the Court to file a proof of claim or required supplement,

3. until the original deadline fixed by the Court to object to exemptions, or thirty 30 days from the date of this Order, whichever is later.

Dated: June 23, 2022

JAN: wdh

Rosemary Gambardella
United States Bankruptcy Judge

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

5 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

APRIL D. ROBINSON,

Case No.:

22-14158 RG

Judge:

Rosemary Gambardella

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|--|--|----------------------------|
| <input checked="" type="checkbox"/> Original | <input type="checkbox"/> Modified/Notice Required | Date: <u>JUNE 22, 2022</u> |
| <input checked="" type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | |

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

- DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HRInitial Debtor: AR

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ ** per MONTH to the Chapter 13 Trustee, starting on JUNE OF 2022 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

** i. \$400 per month, starting in June of 2022, through and including May of 2023 (12 Months)
ii. \$1,100 per month, starting in June of 2023, for a period of forty-eight (48) months

Increase in plan payments largely premised on additional rental income from Grandview property.

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,800
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims**a. Curing Default and Maintaining Payments on Principal Residence: NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PHH MORTGAGE/NEW REZ	MORTGAGE ARREARS RE: 86 GRANDVIEW AVENUE, NORTH PLAINFIELD, NEW JERSEY	\$56,000 est.	N/A	\$56,000	Cont'd payments by the Debtor directly to PHH/New Rez, re-starting 6-1-2022

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Einhorn, Harris, et. al. New Century Financi New Century Financi New Century Financi Wardlaw Hartridge School	Judgment liens against 106 W. Cherry and 86 Grandview	\$100,000 \$6,282 \$5,884 \$2,327 \$11,818	\$382,000 as to West Cherry \$384,900 as to Grandview	Bank of America iao \$440,663 as to W. Cherry PHH/New Rez iao \$494,271 as to Grandview	No Value No Value	N/A N/A	No Value No Value

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

i. Bank of America, direct payments by the Debtor, no arrears, regarding mortgage encumbering real property located at 106 W. Cherry Street, Rahway, New Jersey. Loan was modified (FHA Mortgage), before filing. Continued payments by the Debtor, directly to Bank of America, no arrears.

ii. Rocket Mortgage/Quicken, direct payments by the Debtor, no arrears, regarding mortgage encumbering property located at 1021 Kenyon Avenue, Plainfield, New Jersey. Continued payments by the Debtor, directly to Rocket Mortgage/Quicken, no arrears.

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE**a. Not separately classified allowed non-priority unsecured claims shall be paid:**

Not less than \$ _____ to be distributed *pro rata*

Not less than 100 percent

Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Federal Loan Service PO Box 69184 Harrisburg PA 17106-0000	Student Loans, Non-dischargeable obligations.	Direct payments by the Debtor and/or forbearance and/or payments per income sensitive repayment plan. No payments by the Trustee. The Trustee is not to make payment on the student loan obligation(s)	No payments by the Trustee. Direct payments by the Debtor. Trustee is not to pay the obligation(s). Direct payments to the student loan provider(s), and/or forbearance or payment per income sensitive plan.

Part 6: Executory Contracts and Unexpired Leases **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11 U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Einhorn, Harris, et. al. New Century Financial	Judgment liens against 106 W. Cherry and 86 Grandview regarding all judgments	\$100,000 \$6,282 \$5,884	\$382,000 as to West Cherry \$384,900 as to Grandview	Bank of America iao \$440,663 as to W. Cherry PHH/New Rez iao \$494,271 as to Grandview	No Value as to All Judgments	Entire Judgment Lien Regarding All Judgments. Note: No Personal Liability, Personal Liability Discharged in Earlier Chapter 7 Bankruptcy
New Century Financial		\$2,327				
Wardlaw Hartridge School		\$11,818				

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
---	---

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: JUNE 15, 2022

/S/ APRIL ROBINSON
Debtor

Date: _____

Joint Debtor

Date: JUNE 15, 2022

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

Information to identify the case:					
Debtor 1: April D Robinson			Social Security number or ITIN: xxx-xx-6296 EIN: _____		
First Name Middle Name Last Name					
Debtor 2: (Spouse, if filing)			Social Security number or ITIN: _____ EIN: _____		
First Name Middle Name Last Name			Date case filed for chapter: 13 5/24/22		
United States Bankruptcy Court: District of New Jersey					
Case number: 22-14158-RG					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	April D Robinson	
2. All other names used in the last 8 years		
3. Address	1021 Kenyon Avenue Plainfield, NJ 07060	
4. Debtor's attorney Name and address	Herbert B. Raymond 7 Glenwood Ave Suite #408 4th Floor East Orange, NJ 07017	Contact phone 973-675-5622 Email: herberraymond@gmail.com
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 5/25/22

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

June 21, 2022 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:
THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.magtrustee.com

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 8/22/22

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 8/2/22

Deadline for governmental units to file a proof of claim:

Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.nib.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.



Herbert Raymond <herbertraymond@gmail.com>

Ch-13 22-14158-RG Confirmation Hearing Scheduled - April D Robinson

1 message

cmecl_help_desk@njb.uscourts.gov <cmecl_help_desk@njb.uscourts.gov>
To: no-reply@njb.uscourts.gov

Thu, Jun 23, 2022 at 9:41 AM

*****NOTE TO PUBLIC ACCESS USERS***** Judicial Conference of the United States policy permits attorneys of record and parties in a case (including pro se litigants) to receive one free electronic copy of all documents filed electronically, if receipt is required by law or directed by the filer. PACER access fees apply to all other users. To avoid later charges, download a copy of each document during this first viewing. However, if the referenced document is a transcript, the free copy and 30-page limit do not apply.

U.S. Bankruptcy Court**District of New Jersey**

Notice of Electronic Filing

The following transaction was received from wdh entered on 6/23/2022 at 9:41 AM EDT and filed on 6/23/2022

Case Name: April D Robinson
Case Number: 22-14158-RG
Document Number:**Docket Text:**

Confirmation Hearing Scheduled (related document:[15] Chapter 13 Plan and Request for Valuation of Security. Filed by Herbert B. Raymond on behalf of April D Robinson.). Confirmation hearing to be held on 8/3/2022 at 08:30 AM at RG - Courtroom 3E, Newark. Last day to Object to Confirmation 7/27/2022. (wdh)

The following document(s) are associated with this transaction:

22-14158-RG Notice will be electronically mailed to:Denise E. Carlon on behalf of Creditor Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.comMarie-Ann Greenberg
macecf@magtrustee.comDouglas J. McDonough on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-76, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-76
dmcdonough@flwlaw.comSindi Mncina on behalf of Creditor The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Produc
smncina@raslg.comHerbert B. Raymond on behalf of Debtor April D Robinson
herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herb
ertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymo
nd5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.comU.S. Trustee
USTPRegion03.NE.ECF@usdoj.gov**22-14158-RG Notice will not be electronically mailed to:**